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Democratic Party of AR  
1300 W. Capitol  
Little Rock, AR 72201

September 10, 2004

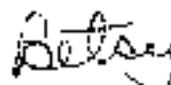
Ms. Brandy Phillips  
Federal Election Commission  
Washington, DC 20463

Re: RQZ  
C000 243 70

Dear Ms. Phillips:

Enclosed please find a copy of the loan agreement on the line of credit as requested by your letter of August 11, 2004.

Sincerely,



Betsy Sajak

BS/jcr  
Enclosure





**24038514816  
DISBURSEMENT REQUEST AND AUTHORIZATION**

Reference in the shaded area are for Lender's use only and do not limit the applicability of this document to any party, for any or all of the reasons listed below concerning ***** has been omitted due to text length limitations.	
<b>Borrower:</b> Democratic Party of Arkansas 2000 West Capitol Little Rock, AR 72201	<b>Lender:</b> First Star Bank Lakewood Village Office P.O. Box 50000 Little Rock, AR 72251

**NOTE:** This is a Variable Rate Nonaccruals Revolving Line of Credit loan to an unaffiliated Association for \$100,000.00 from November 3, 2004. The advance rate Lender Price Rate, with an interest rate floor of 4.750% and with an interest rate ceiling of 6.250%, currently is 4.250%, resulting in an initial rate of 4.250%.

**PRIMARY PURPOSE OF LOAN.** The primary purpose of the loan is for:

- Personal, Family, or Household Purpose or Personal Investment.
- Business, Commercial, Real Estate Investment.

**SPECIFIC PURPOSE.** The specific purpose of this loan is: Quarterly Loan on Credit.  
**DISBURSEMENT DETAILED DESCRIPTIONS.** To allow understanding that the loan proceeds will be disbursed into an account condition for making the loan have been utilized. Please disclose the loan proceeds of \$100,000.00 as follows:

Other Disbursements:	\$100,000.00
\$100,000.00 Per Customer's Request and Lender's Approval	_____
<b>Total Principal:</b>	<b>\$100,000.00</b>

**CHARGES PAID IN CASH.** Borrower has paid in full (pay to cash) as specified following charges:

Printed Finance Charges Paid in Cash:	\$75.00
\$25.00 Loan Processing Fee	_____
<b>Total Charges Paid in Cash:</b>	<b>\$75.00</b>

**WARRANTY CONDITION.** BY SIGNING THIS AUTHORIZATION, BORROWERS REPRESENTS AND WARRANTS TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN BORROWER'S FINANCIAL CONDITION AS DISCLOSED IN BORROWER'S MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS AUTHORIZATION IS DATED OCTOBER 22, 2005.

**BORROWER:**  
  
**DEMOCRATIC PARTY OF ARKANSAS**

By: \_\_\_\_\_  
 Ronald L. Oliver, Chairman of Democratic Party of Arkansas

Reviewed in the stated area and for validity of the document to any public use or form. Any such change contains...

Borrower: Democratic Party of Arkansas  
1200 West Capitol  
Little Rock, AR 72201

Lender: Twin City Bank  
Lafayette Village Center  
P.O. Box 96790  
North Little Rock, AR 72251

Principal Amount: \$100,000.00 Initial Rate: 4.250% Date of Note: October 22, 2003

PROVISION TO PAY. Borrower hereby agrees to pay to Lender the principal amount of One Hundred Thousand Dollars (\$100,000.00) or so much as may be outstanding...

PAYMENTS. Borrower will pay to Lender on the date of each payment the amount of each payment as set forth in the schedule of payments...

VARIABLE INTEREST RATE. The interest rate on this Note is subject to change from time to time based on changes in the prime rate...

RESPONSIBILITY. Borrower will pay without benefit of a pledge of the amount of each payment as set forth in the schedule of payments...

NOTE CHANGE. If a payment is in arrears on this Note, Borrower will be charged a charge of one percent (1%) of the regularly scheduled payment...

DEFAULT. Upon default, including failure to pay upon first maturity, the Note will become due and payable in full...

ASSIGNMENT. None of the foregoing shall constitute an event of default if the Note is assigned to a third party...

Other Default. Borrower will be deemed to have defaulted under this Note if it fails to comply with any of the terms, conditions or covenants...

Waiver of Remedies. In any event, the exercise of any remedy or the enforcement of any provision of this Note shall not be deemed to constitute a waiver...

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COMMERCIAL GUARANTY  
(Continued)

LEHIS No: B725100198

claim of itself, counterclaim, counter demand, recoupment or similar right, whether such claim, demand or right may be asserted by the Borrower, the Guarantor, or both.

**WARRANTY & UNDERSTANDING WITH RESPECT TO WAIVERS.** Guarantor warrants and agrees that each of the waivers set forth herein is made with Guarantor's full knowledge of its significance and consequences and that, under the circumstances, the waivers are reasonable and not contrary to public policy or law. If any such waiver is determined to be contrary to any applicable law or public policy, such waiver shall be effective only to the extent permitted by law or public policy.

**ASSIGNMENT OF BORROWER'S DEBTS TO GUARANTOR.** Guarantor agrees that the indebtedness of Borrower to Lender, whether now existing or hereafter created, shall be superior to any claim that Guarantor may now have or hereafter acquire against Borrower, whether in real or personal property. Guarantor hereby expressly subordinates any claim Guarantor may have against Borrower, upon any account, however business or otherwise. Guarantor hereby expressly subordinates any claim Guarantor may have against Borrower, upon any account, however business or otherwise, to any claim that Lender may now or hereafter have against Borrower. In the event of insolvency and consequent liquidation of the assets of Borrower, through bankruptcy, by an assignment for the benefit of creditors, by voluntary liquidation, or otherwise, the assets of Borrower applicable to the payment of the debts of Lender and Guarantor shall be paid to Lender and shall be first applied by Lender to the satisfaction of Borrower to Lender. Guarantor does hereby assign to Lender all claims which it may have or acquire against Borrower or subordinates any claims or debts in bankruptcy or otherwise, provided however, that such assignment shall be effective only for the purpose of claiming to Lender full payment in legal tender of the indebtedness. If Lender so requests, any notes or credit representing now or hereafter existing any debts or obligations of Borrower to Guarantor shall be marked with a legend that the same are subject to this Guaranty and shall be delivered to Lender. Guarantor agrees, and Lender is hereby authorized, in the name of Guarantor, from time to time to execute and file financing statements and continuation statements and to execute such other documents and to take such other actions as Lender deems necessary or appropriate to perfect, preserve and enforce its rights under this Guaranty.

**MISCELLANEOUS PROVISIONS.** The following miscellaneous provisions are a part of this Guaranty:  
**Amendment.** This Guaranty, together with any related Guaranties, constitutes the entire understanding and agreement of the parties as to the subject set forth in this GUARANTY. No alteration of or amendment to this Guaranty shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

**Attorneys Fees and Expenses.** Guarantor agrees to pay upon demand all of Lender's costs and expenses, including Lender's reasonable attorney's fees and Lender's legal expenses, incurred in connection with the enforcement of this Guaranty. Lender may hire or pay someone else to help enforce this Guaranty, and Guarantor shall pay the costs and expenses of such enforcement. Costs and expenses include Lender's reasonable attorney's fees and legal expenses, whether or not there is a lawsuit, including reasonable attorney's fees and costs incurred for bankruptcy proceedings, including claims to modify or vacate any automatic stay or injunction, appeals, and any legal expenses for bankruptcy proceedings, including claims to modify or vacate any automatic stay or injunction, appeals, and any legal expenses for bankruptcy proceedings. Guarantor also shall pay all other costs and such additional fees as may be directed by the court.

**Caption Headings.** Caption headings in this Guaranty are for convenience purposes only and are not to be used in dispute or define the provisions of this Guaranty.

**Governing Law.** This Guaranty shall be governed by, interpreted and enforced in accordance with federal law and the laws of the State of Arkansas. This Guaranty has been accepted by Lender in the State of Arkansas.

**Place of Venue.** If there is a lawsuit, Guarantor agrees upon LENDER'S request to submit to the jurisdiction of the courts of the State of Arkansas.

**Integration.** Guarantor further agrees that Guarantor has read and fully understands the terms of this Guaranty; Guarantor has had the opportunity to be advised by Guarantor's attorney with respect to this Guaranty; the Guaranty fully reflects Guarantor's intentions and full knowledge of its legal rights and obligations; Guarantor hereby indemnifies and holds Lender harmless from all claims, damages, obligations and costs (including Lender's attorney's fees) suffered or incurred by Lender as a result of any breach by Guarantor of any warranties, representations and agreements in this paragraph.

**Interpretation.** In all cases where there is more than one Borrower or Guarantor, then all words used in this Guaranty in the singular shall be deemed to have plural force in the plural when the context and construction so requires and where there is more than one Borrower or Guarantor in this Guaranty or when this Guaranty is assigned by more than one Borrower and Guarantor, the words "Borrower" and "Guarantor" respectively shall mean all and any one or more of them. The words "Borrower," "Borrowers," and "Lender" include the heirs, successors, assigns, and transferees of each of them. If a court finds that any provision of this Guaranty is not valid or enforceable, the remainder of this Guaranty shall remain in full force and effect. If any part of this Guaranty is found to be invalid or unenforceable, it is not necessary for Lender to require Guarantor or Guarantor with corporations, partnerships, limited liability companies, or similar entities, if any exist or exist at any time, to be the owners or Guarantor of this Guaranty or of the assets, interests, profits, managers, or other agents acting or purporting to act on their behalf, and any law, ordinance, rule or regulation in reference to the perfected securities of such parties shall be questioned under this Guaranty.

**Notarization.** Any action required to be given under this Guaranty shall be given in writing, and shall be effective when actually delivered, when actually received by the intended recipient, or when deposited with a nationally recognized overnight courier, or, if actually received by the intended recipient, when deposited in the United States mail, as first class, registered or registered mail postage prepaid, directed to the addressee specified in the heading of this Guaranty. Any party may change its address for notices under this Guaranty by giving notice in writing to the other parties, specifying that the purpose of the notice is to change the party's address. For notices prepared, Guarantor agrees to keep Lender advised of all times of Guarantor's business address. Unless otherwise provided or required by law, it shall be more than one Guarantor; any notice given by Lender to any Guarantor is deemed to be notice given to all Guarantors.

**No Waiver by Lender.** Lender shall not be deemed to have waived any rights under this Guaranty unless such waiver is given in writing and signed by Lender. No delay or omission by the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Guaranty shall not constitute a waiver of Lender's right otherwise to demand full compliance with the provision of any other provision of this Guaranty. No prior waiver by Lender, nor any course of dealing between Lender and Guarantor, shall constitute a waiver of any of Lender's rights or of any of Guarantor's obligations as to any future transactions. Whenever the consent of Lender is required under this Guaranty, the granting of such consent by Lender in any instance shall not constitute a continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.

**Autosignatures and Signatures.** Subject to any limitations stated in this Guaranty on behalf of Guarantor's interest, this Guaranty shall be binding upon and inures to the benefit of the parties, their successors and assigns.

**DEFINITIONS.** The following defined words and terms shall have the following meanings when used in this Guaranty. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Guaranty shall have the meanings ascribed to such words in the Uniform Commercial Code:

**Borrower.** The word "Borrower" means Guarantor; Party of Arkansas and includes all co-borrowers and co-makers signing this Note.

**Guarantor.** The word "Guarantor" means each and every person or entity signing this Guaranty, including without limitation, BUREAU L. GIBB.

**Guaranty.** The word "Guaranty" means the guaranty from Guarantor to Lender, including without limitation a guaranty of all or part of the Note.

**Indebtedness.** The word "indebtedness" means Borrower's indebtedness to Lender as more particularly specified in this Guaranty.

**Lender.** The word "Lender" means TWIN CITY BANK, its successors and assigns.

**Note.** The word "Note" means the promissory note dated October 22, 2003, in the original principal amount of \$100,000.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, and substitutions for and amendments to or replacements of.

**Related Documents.** The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, amendments, agreements, contracts, security agreements, mortgages, deeds of trust, security deeds, collateral assignments, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the indebtedness.

Loan No: 8735100188

EACH UNDERSIGNED GUARANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS GUARANTEE AND AGREES TO ITS TERMS. IN ADDITION, EACH GUARANTOR UNDERSTANDS THAT THIS GUARANTEE IS EFFECTIVE UPON GUARANTOR'S EXECUTION AND DELIVERY OF THIS GUARANTEE TO LENDER AND THAT THE GUARANTEE WILL CONTINUE UNTIL TERMINATED IN THE MANNER SET FORTH IN THE SECTION TITLED "TERMINATION OF GUARANTEE". NO FORMAL ACCEPTANCE BY LENDER IS NECESSARY TO MAKE THIS GUARANTEE EFFECTIVE. THIS GUARANTEE IS DATED OCTOBER 22, 2003.

GUARANTOR:

By \_\_\_\_\_  
Ronald L. Ober, Individually







**BUSINESS LOAN AGREEMENT**  
**(Continued)**

**Governing Law.** This Agreement will be governed by, construed and enforced in accordance with federal law and the laws of the State of Arkansas. This Agreement was first executed by Lender in the State of Arkansas.

**Choice of Forum.** If there is a lawsuit, Borrower agrees upon Lender's request to submit to the jurisdiction of the courts of Pulaski County, State of Arkansas.

**No Waiver by Lender.** Lender shall not be deemed to have waived any rights under this Agreement unless such waiver is given in writing and signed by Lender. No delay or inactivity on the part of Lender in exercising any right shall operate as a waiver or such right or any other right. A waiver by Lender of a provision of this Agreement shall not constitute or constitute a waiver of Lender's right otherwise or other rights. A waiver by Lender of a provision of this Agreement shall not constitute or constitute a waiver of Lender's right otherwise or other rights. A waiver by Lender of a provision of this Agreement shall not constitute or constitute a waiver of Lender's right otherwise or other rights. A waiver by Lender of a provision of this Agreement shall not constitute or constitute a waiver of Lender's right otherwise or other rights.

**Notice.** Any notice required to be given under this Agreement shall be given in writing, and shall be effective when actually delivered, when actually received by the addressee, or by registered mail, or by certified mail, or by overnight delivery, or by electronic mail, or by facsimile, or by e-mail, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addressee shown near the beginning of this Agreement. Any party may change the address for notices under this Agreement by giving formal written notice to the other parties, specifying that the purpose of the notice is to change the party's address. For notice purposes, Borrower agrees to keep Lender advised of all changes to Borrower's current address. Unless otherwise provided or required by law, if there is a notice then the Borrower, any notice given by Lender to any Borrower is deemed to be notice given to all Borrowers.

**Severability.** If a court of competent jurisdiction finds any provision of this Agreement to be illegal, invalid, or unenforceable as to any aspect, the court shall not make the offending provision illegal, invalid, or unenforceable as to any other aspect. If a court, in its discretion, finds that the offending provision shall be enforceable in whole or in part, the court shall enforce the provision in whole or in part, as the court deems just and equitable. If the offending provision cannot be so enforced, it shall be considered deleted from this Agreement. Unless otherwise required by law, the illegality, invalidity, or unenforceability of any provision of this Agreement shall not affect the legality, validity or enforceability of any other provision of this Agreement.

**Successors and Assignees of Borrower.** In the event the content of any provision of this Agreement under its provisions, including without limitation any representation, warranty or covenant, the word "Borrower" as used in this Agreement shall include all of Borrower's successors and assigns, notwithstanding the foregoing, under no circumstances shall this Agreement be deemed to require Lender to make any loan or other financial accommodation to any of Borrower's successors or assigns.

**Successors and Assignees.** All covenants and agreements by or on behalf of Borrower contained in this Agreement or any related documents shall bind Borrower's successors and assigns and shall run to the benefit of Lender and its successors and assigns. Borrower shall not, however, have any right to assign Borrower's right under this Agreement or any related document, without the prior written consent of Lender.

**Survival of Representations and Warranties.** Borrower understands and agrees that in extending loan advances, Lender is relying on all representations, warranties and covenants made by Borrower in this Agreement or in any certificate or other instrument delivered by Borrower to Lender under this Agreement or the related documents. Borrower further agrees that regardless of any insolvency claim by Lender, all such representations, warranties and covenants will survive the extension of loan advances and delivery to Lender of the related documents, shall be continuing in nature, shall be deemed made and updated by Borrower as to the time each loan advance is made, and shall remain in full force and effect until such time as Borrower's indebtedness shall be paid in full, or until this Agreement shall be terminated in the manner provided above, whichever is the last to occur.

**Time is of the Essence.** Time is of the essence in the performance of this Agreement.

**DEFINITIONS.** The following capitalized words and terms shall have the following meanings when used in this Agreement, unless specifically defined to the contrary, all references to dollar amounts shall mean amounts in legal money of the United States of America. Words and terms used in this Agreement shall include the plural, and the plural shall include the singular, and the numbers may include words and terms that otherwise appear in this Agreement, shall have the meaning attributed to such terms in the Uniform Commercial Code. Ambiguous words and terms not otherwise defined in this Agreement shall have the meanings assigned to them in accordance with generally accepted accounting principles as in effect on the date of this Agreement.

**Advances.** The word "Advances" means a disbursement of loan funds made, or to be made, to Borrower or on Borrower's behalf on a line of credit or multiple advance basis under the terms and conditions of this Agreement.

**Agreement.** The word "Agreement" means this Business Loan Agreement, as the Business Loan Agreement, may be amended or modified from time to time, together with all exhibits and schedules attached to this Business Loan Agreement from time to time.

**Borrower.** The word "Borrower" means Domestic Party of Arkansas and includes all co-signers and co-obligors signing the Note.

**Collateral.** The word "Collateral" means all property and assets owned or held in trust for a loan, whether real or personal property, whether granted directly or indirectly, whether granted now or in the future, and whether granted in the form of a security interest, mortgage, secured mortgage, deed of trust, assignment, pledge, crop pledge, chattel mortgage, personal chattel mortgage, chattel trust, borrower's life assignment trust, conditional sale, auto rental, item, pledge, lien or other retention interest, form of assignment, including as a security device, or any other security or lien interest, whether claimed by law, contract, or otherwise.

**Environmental Laws.** The words "Environmental Laws" mean any and all laws, federal and local statutes, regulations and orders, relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-562 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1352, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations relating to hazardous substances.

**Event of Default.** The words "Event of Default" mean any of the events of default set forth in this Agreement or the default words of this Agreement.

**GAAP.** The word "GAAP" means generally accepted accounting principles.

**Grantor.** The word "Grantor" means each and all of the parties to a security instrument or security interest or to a security interest, including without limitation all assignors granting such a security interest.

**Guarantor.** The word "Guarantor" means any guarantor, surety, or accommodation party in any or all of the Note.

**Guaranty.** The word "Guaranty" means the guaranty from Guarantor to Lender, including without limitation a guaranty of all or part of the Note.

**Hazardous Substances.** The words "Hazardous Substances" mean materials that because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a hazard or potential hazard to human health or the environment, when improperly used, treated, stored, disposed of, generated, manufactured, transported, maintained or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances as defined or defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

**Indebtedness.** The word "Indebtedness" means the indebtedness evidenced by the Note or related instruments, including all principal and interest together with all other indebtedness and costs and expenses for which Borrower is responsible under this Agreement or under any of the related documents.

**Lender.** The word "Lender" means First City Bank, its successors and assigns.

**Loan.** The word "Loan" means any and all loans and financial accommodations from Lender to Borrower whether now or hereafter existing, and hereinafter extended, including without limitation loans and financial accommodations described herein as described in any exhibit or schedule attached to this Agreement from time to time.

**Note.** The word "Note" means the Note executed by Domestic Party of Arkansas in the principal amount of \$100,000.00 dated October 22, 2002, together with all contracts of, amendments of, modifications of, renewals of, and substitutions for the Note or credit agreements.

**Related Documents.** The words "Related Documents" mean all primarily lease, credit agreements, loan agreements, governmental agreements, promissory notes, security agreements, mortgages, deeds of trust, security deeds, collateral assignments, and all other instruments, agreements and documents, whether now or hereinafter existing, executed in connection with the Loan.

Loan No: 8736100198

**Security Agreement.** The terms "Security Agreement" mean and include without limitation any agreements, promises, covenants, arrangements, understandings or other agreements, whether stated by law, contract, or otherwise, including covering, retaining, or insuring a Security Interest.

**Security Interest.** The words "Security Interest" mean, without limitation, any and all types of collateral security, present and future, whether in the form of a lien, charge, encumbrance, mortgage, deed of trust, security deed, assignment, pledge, crop mortgage, chattel mortgage, collateral chattel mortgage, chattel mortgage, factor's lien, equipment trust, conditional sale, trust receipt, lien or title retention, option, lease or assignment intended as a security device, or any other security or lien interest in whatever form or whether created by law, contract, or otherwise.

**BORROWER ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS BUSINESS LOAN AGREEMENT AND BORROWER AGREES TO ITS TERMS. THIS BUSINESS LOAN AGREEMENT IS DATED OCTOBER 23, 2003.**

**BORROWER:**

**DISCHARGE PARTY OF ALLIANCE**

By: \_\_\_\_\_  
GORDON L. GIBSON, President of Commercial First of  
Arkansas

**LENDER:**

**TWIN CITY BANK**

By: \_\_\_\_\_  
Jonathan Skipton

\_\_\_\_\_  
General Counsel, Twin City Bank, 1000 Main Street, Little Rock, Arkansas 72202



ASSOCIATION RESOLUTION  
(Continued)

Loan No: 8726100196

Page 2

NOTE: If the above copying this Resolution is requested by the mortgagee, the Association shall be deemed to have authorized the mortgagee to act on the Association's behalf. It is the Association's policy to have the Association's name and logo on the subject of this Resolution.

FOR THE ASSOCIATION: \_\_\_\_\_  
FOR THE MORTGAGEE: \_\_\_\_\_

Federal Election Commission  
**ENVELOPE REPLACEMENT PAGE  
 FOR INCOMING DOCUMENTS**

The FEC added this page to the end of this filing to indicate how it was received.

<input type="checkbox"/> Hand Delivered	Date of Receipt
<input checked="" type="checkbox"/> USPS First Class Mail	Postmarked 9-10-04
<input type="checkbox"/> USPS Registered/Certified	Postmarked (R/C)
<input type="checkbox"/> USPS Priority Mail	Postmarked
	Delivery Confirmation™ Label <input type="checkbox"/>
<input type="checkbox"/> USPS Express Mail	Postmarked
<input type="checkbox"/> Postmark Illegible	
<input type="checkbox"/> No Postmark	
<input type="checkbox"/> Overnight Delivery Service (Specify):	Shipping Date
<input type="checkbox"/> Received from House Records & Registration Office	Date of Receipt
<input type="checkbox"/> Received from Senate Public Records Office	Date of Receipt
<input type="checkbox"/> Received from Electronic Filing Office	Date of Receipt
<input type="checkbox"/> Other (Specify):	Date of Receipt or Postmarked
 PREPARER	9-16-04 DATE PREPARED